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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.* Art Unit: 3628  
Appl. No.: 08/922,462 Examiner: Nga B. Nguyen  
Filed: September 3, 1997 Atty. Docket: 1729.0060001/RES/MAM  
For: **Automated Credit Application System**

**Amendment and Reply Under 37 C.F.R. § 1.111**

**RECEIVED**

DEC 27 2002

**GROUP 3600**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In reply to the Office Action dated **September 25, 2002** (PTO Prosecution File Wrapper Paper No. 36), Applicants submit the following Amendments and Remarks. This Amendment is provided with the following format:

- (A) A clean version of each replacement claim along with clear instructions for entry;
- (B) Starting on a separate page, appropriate remarks and arguments. 37 C.F.R. § 1.111 and MPEP 714; and
- (C) Starting on a separate page, a marked-up version entitled: "Version with markings to show changes made."

It is believed that extensions of time are not required beyond those that may otherwise be provided for in documents accompanying this Amendment. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor are hereby authorized to be charged to our Deposit Account No. 19-0036.

Kindly enter the following amendments: